

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BRIDGETTE KAY LAW

Debtor(s)

Case No. 19-21957JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/14/2019.
- 2) The plan was confirmed on 06/13/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/17/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$422,547.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,560.00
Less amount refunded to debtor	\$5.00

**NET RECEIPTS:** **\$1,555.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$659.68
Court Costs	\$0.00
Trustee Expenses & Compensation	\$56.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$716.32**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA BY	Unsecured	2,270.00	2,270.34	2,270.34	0.00	0.00
CAPITAL ONE**	Unsecured	163.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	NA	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	218.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,337.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	200.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	970.00	970.47	970.47	0.00	0.00
DEPARTMENT STORES NATIONAL	Unsecured	1,021.00	1,051.04	1,051.04	0.00	0.00
NORTHWEST BANK*	Unsecured	2,381.00	2,213.17	2,213.17	0.00	0.00
PAYPAL CREDIT	Unsecured	868.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	10,085.00	9,475.06	0.00	838.68	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	409.00	375.42	375.42	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,439.00	5,816.57	5,816.57	0.00	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	821.00	821.71	821.71	0.00	0.00
SYNCHRONY BANK	Unsecured	1,143.00	1,143.32	1,143.32	0.00	0.00
SYNCHRONY BANK	Unsecured	838.00	823.58	823.58	0.00	0.00
TNB VISA	Unsecured	122.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	439.04	439.04	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,668.00	8,812.08	8,812.08	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	47,472.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	32,538.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	11,895.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	7,588.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,994.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,848.00	NA	NA	0.00	0.00
VITO DENTINO AGENCY LLC	Unsecured	2,794.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WE	Secured	12,039.00	11,822.89	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$838.68	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$838.68</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,736.74</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$716.32</u>	
Disbursements to Creditors	<u>\$838.68</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$1,555.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/25/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.